

MONEY MARKETS EASY.

A GROWTH OF CONFIDENCE.

REVIVAL OF EUROPEAN INTEREST IN AMERICAN SECURITIES—THE WEEK IN STOCKS.

Sunday, November 26, p. m.
The United States Treasury received last week from customs \$2,398,332; from internal revenue, \$2,37,528, and from miscellaneous sources, \$50,929; total from all, \$5,976,931, against \$6,214,516 in the preceding week. There was a falling off of nearly \$350,000 in the receipts from customs, and the other receipts were about on a par with those of the preceding week. The weekly Treasury statement shows an increase of \$603,942 in the net cash in vaults, and a decrease of \$38,198 in deposits in National banks. The net cash balances were strengthened by \$565,744. The gold balance suffered a further depletion of \$91,761, but the other items showed moderate gains.

The principal changes in the vault balances were made up as follows: A loss in the gold balance of \$917,961, by a decrease of \$1,044,771 in coin and bullion, less a reduction of \$126,579 in the amount of outstanding certificates; a gain in the silver balance of \$748,614, by an increase of \$25,114 in coin and bullion, with a reduction of \$23,500 in outstanding certificates and Treasury notes, and a gain in the legal-tender reserve of \$169,556, by an increase of \$1,129,936 in notes, minus an issue of \$10,000 of currency certificates. The holdings of National bank notes were increased further by \$253,373. There was no issue of Treasury notes for silver bullion, and it is natural to infer that payments on this account have been completed. The volume of these notes in circulation was lowered by \$219,434, that amount returning to the Treasury. The Treasury's liability for the redemption of National bank notes was lowered by \$150,234, and deposits of lawful money on that account now amount to \$21,083,442. Treasury disbursements continued to be made chiefly in gold coin.

Subjoined is Saturday's statement compared with that of November 18:

Nov. 18. Nov. 25. Differences

Gold coin and bullion less certificates..... \$82,200,374 \$81,302,473 Dec. \$617,961 U. S. notes less certificates..... 4,016,201 4,535,157 Inc. 519,955 Nat'l bank notes 12,758,000 13,011,879 Inc. 253,473 Silver dollars and bullion less certificates..... 5,480,295 6,234,999 Inc. 748,614

Cash in Treasury 107,481,180 108,058,418 Inc. \$603,942 Deposits in Nat'l banks..... 11,897,840 11,859,618 Dec. 38,198 Total balance \$110,379,322 \$110,945,009 Inc. \$565,744 Less legal-tender reserve..... 100,000,000 100,000,000 Net cash bal. \$10,379,322 \$10,945,009 Inc. \$565,744

BANK CONDITIONS COMPARED.

By the operations of the New-York Sub-Treasury in the week ended Friday night, which included deposits of \$295,000 for payment at other points, the associated banks lost \$2,866,552. The weekly bank statement published yesterday showed an average gain in cash of \$8,921,660. The increase was chiefly in legal tender notes, but that in specie was more than \$1,000,000. As Treasury payments have been made in gold, this increase was rather smaller than it was expected to be. The gain in currency was in full consonance with the known movements of money. The result was not surprising, therefore, but the further accumulation in reserves, which was in itself an unfavorable feature of the statement, was offset partially by an expansion of loans by \$4,463,900. In the last three weeks deposits have increased nearly \$28,000,000, while loans have gained less than \$3,000,000. The slight increase in this period, however, indicated a partial restoration of confidence. The statement was not wholly consistent because the increase in deposits was smaller by over \$550,000 than the other changes demanded. The result of all the changes was a further gain of \$3,364,700 in the surplus reserve, and the same in the cash of legal tender requirements \$70,435,175, against \$67,726,291 in the corresponding week a year ago, and \$1,582,250 at the same time in the preceding year.

The changes in the corresponding week in three preceding years were as follows: Nov. 28, 1862, \$1,150,000; cash increased, \$2,12,200; deposits decreased \$172,906, and surplus reserve increased \$3,843,490; cash increased, \$2,807,409; deposits increased, \$4,951,200, and surplus reserve increased \$1,559,600. 1859—Loans decreased, \$2,749,100; cash decreased, \$484,100; deposits decreased, \$3,100,500, and surplus reserve increased \$282,600.

Subjoined is Saturday's statement, compared with the corresponding dates of 1861 and 1862:

Nov. 28, 1861, Nov. 26, 1862, Nov. 25, 1863
Loans..... \$412,533,300 \$42,546,000 \$40,251,700
Deposits..... 885,589,600 729,400,200 693,950,650
Reserve against deposits..... 422,518,000 452,200,200 472,311,700
Circulation..... 6,611,000 5,672,700 13,831,900

The following shows the relation between the total reserve and the total deposits at the respective dates:

Specie..... \$86,850,900 \$70,432,400 \$10,000,000
Legal-tender notes..... 35,120,700 40,230,500 88,000,000
Reserve..... \$121,10,000 \$119,731,000 \$180,000,000Reserve against deposits..... 108,223,230 108,058,418 Nov. 25, 1863
Surplus..... \$14,680,350 60,720,320 \$70,853,175
Percentage..... 28 4 39.9

The following table shows the percentage of reserve held for each bank. It should be observed the National banks are required to keep a reserve of 25 per cent and State banks one of 15 per cent:

Banks. Loans. Specie. Legals. Deposits. P.C.

N.Y. & N.J. 4,016,201 4,535,157 519,955 10,000,000 12,758,000

Nat'l Bank 5,480,295 6,234,999 Inc. 748,614

Silver dollars and bullion less certificates.....

Gold coin and bullion less certificates.....

U.S. notes less certificates.....

Bank of N.Y. 1,062,000 1,250,000 100,000 10,000,000 12,758,000

Nat'l Bank 1,062,000 1,250,000 100,000 10,000,000 12,758,000

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